

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A computer-implemented method for enabling investors to participate in market activity and preserve principal, said method comprising:

offering, via a host computer, an investment instrument for sale, for a certain face value, term and date of maturity;

accepting funds, via said host computer, from a purchaser for at least one of said investment instrument;

allowing, via said host computer, said purchaser of said at least one investment instrument to select a return-generating model for said investment instrument from at least two different return-generating models, at least one of said return-generating models being based fully or partially on the activity of at least one market index;

calculating, via said host computer, the return earned by said investment instrument according to said return-generating model selected by said purchaser;

adding said return, via said host computer, to said face value of said investment instrument to calculate the principal of said investment instrument;

guaranteeing said principal against losses; and

distributing to said purchaser the monetary equivalent of at least one of said principal and said return.

2. (original) The method of claim 1 wherein said offering for sale step is conducted by a party other than an issuer of said investment instrument.

3. (original) The method of claim 1 wherein said accepting funds step is conducted by a party other than an issuer of said investment instrument.

4. (original) The method of claim 1 wherein said funds are deposited with a depository company.

5. (original) The method of claim 4 wherein said depository is the Depository Trust Company.

6. (original) The method of claim 4 wherein said term has a duration of 52 weeks.

7. (original) The method of claim 4 wherein said term has a duration of one calendar year.

8. (original) The method of claim 4 wherein said term has a duration of two calendar years.

9. (original) The method of claim 1 wherein said term has a duration of 52 weeks.

10. (original) The method of claim 1 wherein said term has a duration of one calendar year.

11. (original) The method of claim 1 wherein said term has a duration of two calendar years.

12. (original) The method of claim 1 wherein said face value is determined by an issuer of said investment instrument.

13. (original) The method of claim 1 wherein said face value is chosen by said purchaser of said investment instrument.

14. (original) The method of claim 1 wherein said date of maturity occurs after 10 of said terms.

15. (original) The method of claim 1 wherein said return-generating model may be selected from a group comprising a fixed rate of return, a rate of return based on partial participation in a market index and a rate of return based on full participation in a market index.

16. (original) The method of claim 15 wherein said rate of return based on partial participation in a market index also includes a guaranteed, minimum interest.

17. (original) The method of claim 1 wherein said investment instrument accrues interim interest from the date of purchase until the first day of said term.

18. (original) The method of claim 1 wherein calculating said return and said principal is performed at the end of each said term.

19. (original) The method of claim 1 wherein calculating said return and said principal is performed by a computer system including accounting software.

20. (original) The method of claim 1 wherein calculating said return and said principal is performed daily.

21. (currently amended) The method of claim 1 wherein said distributing at least one of said principal, and said return ~~or both~~ is performed at the end of said term.

22. (currently amended) The method of claim 1 wherein said distributing at least one of said principal, and said return ~~or both~~ is performed upon request of said purchaser.

23. (currently amended) A system configured to enable ~~for enabling~~ investors to participate in market activity and preserve principal, said system comprising:

~~means~~ a module configured for offering an investment instrument for sale, said investment instrument having a face value and a term;

~~means~~ a module configured for accepting purchase funds from a purchaser of said investment instrument;

at least two return-generating models for said investment instrument configured to allow said purchaser to chose at least one of said return-generating models for said investment instrument;

~~means~~ a first module configured for calculating the return earned by said investment instrument according to said return-generating model selected by said purchaser;

~~means~~ a second module configured for calculating the principal of said investment

instrument by adding said return to said face value;

~~means~~ a module configured for guaranteeing said principal against losses; and

~~means~~ a module configured for distributing to said purchaser the monetary equivalent of said principal, said return or both.

24. (currently amended) The system of claim 23 wherein said ~~means~~ module configured for offering said investment instrument for sale comprises an issuer and a seller.

25. (original) The system of claim 24 wherein said issuer and said seller are different entities.

26. (original) The system of claim 24 wherein said issuer and said seller are the same entity.

27. (original) The system of claim 23 wherein said face value is determined by an issuer of said investment instrument.

28. (original) The system of claim 23 wherein said face value is chosen by said purchaser.

29. (currently amended) The system of claim 23 wherein said ~~means~~ module configured for accepting purchase funds includes a depository company.

30. (original) The system of claim 29 wherein said depository company is the Depository Trust Company.

31. (original) The system of claim 29 wherein said term has a duration of 52 weeks.

32. (original) The system of claim 29 wherein said term has a duration of one calendar year.

33. (original) The system of claim 29 wherein said term has a duration of two calendar years.

34. (original) The system of claim 23 wherein said term has a duration of 52 weeks.

35. (original) The system of claim 23 wherein said term has a duration of one calendar year.

36. (original) The system of claim 23 wherein said term has a duration of two calendar

years.

37. (original) The system of claim 23 wherein said date of maturity occurs after 10 of said terms.

38. (original) The system of claim 23 wherein said return-generating model may be selected from a group comprising a fixed rate of return, a rate of return based on partial participation in a market index and a rate of return based on full participation in a market index.

39. (original) The system of claim 38 wherein said rate of return based on partial participation in a market index also includes a guaranteed, minimum interest.

40. (original) The system of claim 23 wherein said investment instrument accrues interim interest from the date of purchase until the first day of said term.

41. (currently amended) The system of claim 23 wherein said first module and said second module for calculating is configured for calculating said return and said principal is performed at the end of each said term.

42. (currently amended) The system of claim 23 wherein said first module and said second module for calculating is configured for calculating said return and said principal is performed daily.

43. (currently amended) The system of claim 23 wherein said module configured for distributing is configured for distributing at least one of said principal, and said return or both is performed at the end of said term.

44. (currently amended) The system of claim 23 wherein said module configured for distributing is configured for distributing at least one of said principal, and said return or both is performed upon request of said purchaser.

45. (currently amended) A computer-implemented method of investing, in which the

investor participates in market activity while protecting principal, comprising:

purchasing, via a host computer, an investment instrument for a certain face value, term and date of maturity;

selecting, via said host computer, a return-generating model for said investment instrument from at least two different return-generating models, at least one of said return-generating models being based fully or partially on the activity of at least one market index;

earning interest on said investment instrument in accordance with said return-generating model; and

receiving the monetary equivalent of said face value and said interest at the end of said term.

46. (currently amended) The method of claim 45, further comprising the step of withdrawing ~~part or all~~ at least a portion of at least one of said face value and ~~or~~ said interest at any time during said term.

47. (currently amended) The method of claim 45, further comprising the step of paying a withdrawal penalty for withdrawing ~~part or all~~ at least a portion of at least one of said face value and ~~or~~ said interest at any time before the end of said term.

48. (original) The method of claim 45, in which said receiving step further involves receiving the monetary equivalent of said face value and said interest at the end of said term, minus the amount of any withdrawals and withdrawal penalties.

49. (currently amended) The method of claim 45, wherein said purchasing step may be accomplished by ~~the~~ at least one of deposit of cash, check ~~or~~ and money order with a seller of said investment instrument.

50. (original) The method of claim 49 wherein said seller is a different entity from an issuer of said investment instrument.

51. (original) The method of claim 45 wherein said seller is also an issuer of said investment interest.

52. (original) The method of claim 45, wherein said return-generating model is based on full participation in the return of a financial market, with no guaranteed return.

53. (original) The method of claim 45, wherein said return-generating model is based on partial participation in the return of a financial market, with a specified amount of guaranteed return.

54. (currently amended) A computer-implemented method for enabling investors to participate in market activity and preserve principal, said method comprising:

offering, via a host computer, an investment instrument for sale for a certain face value, term and date of maturity;

allowing, via said host computer, a purchaser of said investment instrument to select a return-generating model for said investment instrument from at least two different return-generating models, at least one of said return-generating models being based fully or partially on the activity of at least one market index;

accepting, via said host computer, from said purchaser, a purchase order and purchase funds for said investment instrument;

issuing, via said host computer, said investment instrument in the name of said purchaser upon receipt of said purchase order and said purchase funds;

calculating, via said host computer, the return earned by said investment instrument according to said return-generating model selected by said purchaser;

adding, via said host computer, said return to said face value of said investment instrument to calculate the principal of said investment instrument;

guaranteeing said principal against losses; and

distributing the monetary equivalent of at least one of said principal and said return to said purchaser at the end of said term.

55. (original) The method of claim 54 wherein at least one of said offering, accepting and distributing steps are performed by a seller of said investment instrument and at least one of said issuing, calculating, adding and guaranteeing steps are performed by an issuer of said investment instrument.

56. (original) The method of claim 55 wherein said seller is a different entity from said issuer.

57. (original) The method of claim 55 wherein said seller and said issuer are the same entity.

58. (original) The method of claim 54, further comprising the step of clearing said purchase funds through a depository company.

59. (original) The method of claim 58 wherein said depository company is the Depository Trust Company.

60. (original) The method of claim 58 wherein said term has a duration of 52 weeks.

61. (original) The method of claim 58 wherein said term has a duration of one calendar year.

62. (original) The method of claim 58 wherein said term has a duration of two calendar years.

63. (original) The method of claim 54 wherein said term has a duration of 52 weeks.

64. (original) The method of claim 54 wherein said term has a duration of one calendar year.

65. (original) The method of claim 54 wherein said term has a duration of two calendar years.

66. (original) The method of claim 54 wherein said face value is determined by an issuer of said investment instrument.



67. (original) The method of claim 54 wherein said face value is chosen by said purchaser.

68. (original) The method of claim 54 wherein said date of maturity occurs after 10 of said terms.

69. (original) The method of claim 54 wherein said return-generating model may be selected from a group comprising a fixed rate of return, a rate of return based on partial participation in a market index and a rate of return based on full participation in a market index.

70. (original) The method of claim 69 wherein said rate of return based on partial participation in a market index also includes a guaranteed, minimum interest.

71. (original) The method of claim 54 wherein said investment instrument accrues interim interest from the date of purchase until the first day of said term.

72. (original) The method of claim 54 wherein calculating said return and said principal is performed at the end of each said term.

73. (original) The method of claim 54 wherein calculating said return and said principal is performed by a computer system including accounting software.

74. (original) The method of claim 54 wherein calculating said return and said principal is performed daily.

75. (currently amended) The method of claim 54 wherein said distributing of at least one of said principal, and said return ~~or both~~ is performed at the end of said term.

76. (currently amended) The method of claim 54 wherein said distributing of at least one of said principal, and said return ~~or both~~ is performed upon request of said purchaser.